

Elizabeth M. McBride
McBRIDE LAW OFFICE
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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WASHINGTON

In re:)
Robin Michelle Ertter) No. 17-03579-FPC13
) Notice and
) MOTION TO APPROVE
Debtors.) LOAN MODIFICATION

Notice

To: All creditors on the Master Mailing List

To: Chapter 13 Trustee and US Trustee

Notice. NOTICE IS HEREBY GIVEN that Elizabeth M. McBride of McBRIDE LAW OFFICE, attorney for the above-named entitled debtor, will after seventeen (17) days from the date that this Notice is mailed, execute an Affidavit of No Objections as to the Motion for Approval of Loan Modification, if none are made, and present an Order to the Court for signing. If any objections are filed, a hearing will be scheduled.

Motion

COMES NOW, Robin M. Ertter, through her attorney, Elizabeth M. McBride and moves the Court for an Order Approving the Loan Modification Agreement on the residential mortgage with Ditech Financial LLC, pursuant to LBR 4001-5c.

1. **Debtor.** The Debtor filed for Chapter 13 relief on December 13, 2017.
2. **Residential Property** 3. **Affected Mortgage.** The mortgage on the property is Ditech Financial LLC.
4. **Current Payment and Interest.** . The debtor's home is at 907 W Nora, Spokane, WA

MOTION FOR COURT APPROVAL
OF LOAN MODIFICATION -1

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1 99205. The tax assessed value used in the schedules to value the home was \$105,000.00 for
2 2017 with the Spokane County Assessor. The legal description of the property is

3 Lot 5 in Block 17 of Mountainview Addition, Accordng to Plat recorded in Volume A of
4 Plats at page 36 in the County of Spokane, State of Washington.

5 Parcel No. 25124.2306

6
7
8 The current unpaid principal balance of the mortgage is \$139,429.95. The current principal and
9 interest payment is \$754.87 at 4% interest. At the time of filing, the arrears were \$14,994.75.

10 **5. Modified Payment and Interest.** The Loan Modification, would have a post Modification
11 principal balance of \$103,959.80 with the maturity date after 40 years. The post modification
12 principal and interest payment would be as follows:

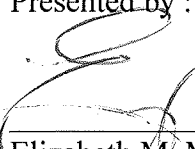
13 480 payments of \$439.49 principal and interest for a total monthly payment (pre escrow
14 recalculation) of \$837.31 to be paid by the Chapter 13 Trustee commencing with the 6/1/2018
15 payment. The June 1, 2018 payment is a trial payment and the first of 3.

16
17 **6. Additional Mortgages.** There are no other mortgages on this property.

18 Wherefore the Debtor requests that the Court Approve the Loan Modification Agreement
19 between Ditech Financial LLC and the Debtors.

20
21 Dated this 4th day of June, 2018.

22 Presented by :

23 
24 _____
25 Elizabeth M. McBride, WSBA#16035
26 Attorney for Debtor

27 MOTION FOR COURT APPROVAL
28 OF LOAN MODIFICATION -2

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